Case 07-13172 Doc 1 Filed 07/24/07 Entered 07/24/07 00:12:02 Desc Main Document Page 1 of 6

Official Form 1 (4/07)	D00	Junioni	1 (igc I c	ло			
	States Bankr thern District o						Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Medrano, Delia	Middle):		Name	of Joint D	ebtor (Spouse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Delia Medrano-Marquez; AKA Delia Marquez			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec./Complete EIN or ot xxx-xx-3449	her Tax ID No. (if more	than one, state al	l) Last fo	our digits o	of Soc. Sec./Co	omplete EIN	or other Tax ID No. (if	F more than one, state all
Street Address of Debtor (No. and Street, City, and State): 503 S. McAlister Ave. Waukegan, IL ZIP Code 60085				Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code				
County of Residence or of the Principal Place of Lake	f Business:		Count	y of Resid	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):	ZIP Code	Mailin	ig Address	of Joint Debt	or (if differer	nt from street address):	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			<u> </u>					
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of (Check of Health Care Busi Single Asset Rea in 11 U.S.C. § 16 Railroad Stockbroker Commodity Brok Clearing Bank Other Tax-Exen (Check box, Debtor is a tax-e; under Title 26 of Code (the Internal	one box) iness il Estate as de D1 (51B) ger The Entity if applicable) xempt organi the United S	zation States	define "incur	the I ter 7 ter 9 ter 11 ter 12	Petition is File Che of Che of Checkensumer debts, 101(8) as idual primarily	busin	Recognition eding Recognition
Filing Fee (Check on Full Filing Fee attached Filing Fee to be paid in installments (applicattach signed application for the court's cons is unable to pay fee except in installments. R Filing Fee waiver requested (applicable to clattach signed application for the court's cons	ble to individuals only ideration certifying th ule 1006(b). See Offici napter 7 individuals on	at the debtor al Form 3A.	Check	Debtor is if: Debtor's to insider all applicate A plan is Acceptant	a small busin not a small bu aggregate nor s or affiliates) able boxes: being filed w ces of the plan	usiness debto necontingent li are less than ith this petition were solicit	defined in 11 U.S.C. § or as defined in 11 U.S. equidated debts (exclude \$2,190,000.	.C. § 101(51D). ling debts owed
Statistical/Administrative Information □ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prop there will be no funds available for distributi Estimated Number of Creditors 1- 50- 100- 200- 49 99 199 999 ■ □ □ □ □ Estimated Assets	erty is excluded and a	dministrative tors.		100,001- 100,000	OVER 100,000	THIS	SPACE IS FOR COURT	USE ONLY
\$0 to \$10,000 to \$100,000	\$100,001 to \$1 million	\$1,000 \$100 m			ore than 00 million			
Estimated Liabilities \$ 0 to \$50,001 to \$100,000	\$100,001 to \$1 million	\$1,000 \$100 m			ore than			

Case 07-13172 Doc 1 Filed 07/24/07 Entered 07/24/07 00:12:02 Desc Main

Document Page 2 of 6 FORM R1 Page

Official Form 1	1 (4/07)	1 4g0 2 01 0	FORM B1, Page 2		
Voluntary	Petition	Name of Debtor(s): Medrano, Delia			
(This page mus	st be completed and filed in every case)	10.77	1111		
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, attach ac	dditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pen	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)		
Name of Debto - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Ex	xhibit B		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).			
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Robert V. Schaller	July 24, 2007		
		Signature of Attorney for Debtor(s Robert V. Schaller SCR3	(Date)		
	Exh	nibit C			
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?		
	Exh	nibit D			
Exhibit I If this is a joir	eted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made at petition: D also completed and signed by the joint debtor is attached and signed by the joint debtor is attache	a part of this petition.	a separate Exhibit D.)		
L'AINOIT I					
	Information Regardir (Check any ap	_			
-	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse	ts in this District for 180 n any other District.		
	There is a bankruptcy case concerning debtor's affiliate, go		-		
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda the interests of the parties will be serve	ant in an action or ed in regard to the relief		
	Statement by a Debtor Who Resides (Check all app		y		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	ne during the 30-day period		

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Medrano, Delia

FORM B1, Page 3

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Delia Medrano

Signature of Debtor Delia Medrano

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 24, 2007

Date

Signature of Attorney

X /s/ Robert V. Schaller

Signature of Attorney for Debtor(s)

Robert V. Schaller SCR3-6190406

Printed Name of Attorney for Debtor(s)

Robert Schaller Law Office

Firm Name

907 N. Elm, Suite 100 Hinsdale, IL 60521

Address

630-655-1233

Telephone Number

July 24, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹7
x
Z3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-13172 Doc 1 Filed 07/24/07 Entered 07/24/07 00:12:02 Desc Main Document Page 4 of 6

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Delia Medrano		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-13172 Doc 1 Filed 07/24/07 Entered 07/24/07 00:12:02 Desc Main Document Page 5 of 6

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Delia Medrano	
	Delia Medrano	
Date: July 24, 2007		

Robert V. Schaller Robert Schaller Law Office 907 N. Elm, Suite 100 Hinsdale, IL 60521 Fitnest Quest c/o Eastern Collection Corp 1626 Locust Ave. Bohemia, NY 11716

Delia Medrano 503 S. McAlister Ave. Waukegan, IL 60085 Home Depot Credit Services Processig Center Des Moines, IA 50364-0001

Ameriquest Cardmember Services PO BOX 21550 Tulsa, OK 74121 Illinois Department of Public Aid Division of Child Support Enforcem. 509 S. 6th Street, 6th Floor Springfield, IL 62701

Chapter 13 Trustee Stearns Glenn Stearns 4343 Commerce Court Lisle, IL 60532 Lake County Tax Collector 18 N. County Street Waukegan, IL 60085

City of Waukegan 100 N. Martin Luther King Jr., Ave. Waukegan, IL 60085 North Shore Gas Chicago, IL 60687

ComED Bill Payment Center Chicago, IL 60668 North Shore Gas Company PO BOX A3991 Chicago, IL 60690

Credit One Bank c/o GC Services Limited Partnership PO BOX 3724 Knoxville, TN 37927 North Shore Sanitary District PO BOX 750 Gurnee, IL 60031

Credit One Bank PO BOX 60500 City Of Industry, CA 91716 SBC Ameritech Bill Payment Center Chicago, IL 60663

Drs. Jajeh & Koch, SC c/o Northern Illinois Collection Sv PO BOX 287 Waukegan, IL 60079